

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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HSBC Bank USA, National
Association, as Trustee for Deutsche ALT-B Securities
Mortgage Loan Trust, Series 2007-AB1

In Re:

Cynthia M. Adams aka Cynthia M. Jones
aka Cynthia Marie Adams,

Debtor



Order Filed on November 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-19420 JNP

Hearing Date: 11/14/2023 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 27, 2023

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Cynthia M. Adams aka Cynthia M. Jones aka Cynthia Marie Adams

Case No: 22-19420 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association, as Trustee for Deutsche ALT-B Securities Mortgage Loan Trust, Series 2007-AB1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 2501 Sussex Court, Mount Laurel, NJ, 08054, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin Perlman, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 3, 2023, Debtors are due for the payment due November 2023 in the amount of \$722.81 with a suspense balance of \$0.38 which; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$722.43 no later than November 30, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2023, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.